

Legislators,

I am Jim Brown from Billings. I became disabled nearly 12 years ago on a trip to Hungary. At the time, I was young and healthy and didn't have any insurance. Because of that I had to sell the cows I had been investing in since I was a boy growing up on our ranch southeast of Miles City, cash in my IRA, and use that money and my savings to pay what it would of my medical expenses. It only scratched the surface and since I had no other source of income, I had to go on Social Security Disability and Medicaid for help. I had been a Republican all my life but people told me, "I guess you'd better become a Democrat now."

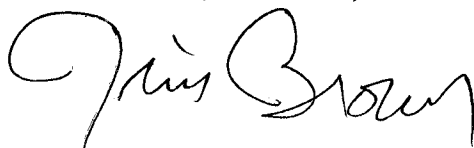
When I was out of the hospital I wanted to become self-sufficient again. I would learn that wouldn't be as easy as I thought it should have been, considering all my additional personal care and disability related expenses. I basically had three choices. I could not work, and just live off the government. I could work but have to limit my income in order stay on Social Security and Medicaid, and even then give everything I made over \$580 a month to the state of Montana. Since my Social Security check was \$600, that meant I worked for free. The only other choice would have been to find a job that started around \$60 - 70,000 a year, and there aren't too many of those in Montana.

I opted to work part-time in an after-school program mentoring children, helping them to be more accepting of people with disabilities, and enriching their lives as much as possible. It doesn't fit well with my International Ag Economics degree, but it is incredibly rewarding and allows me to keep my benefits. It has been a very frustrating experience living under this system and having to limit myself though. For example, I invented a device that helps me be more independent, and several people told me I should patent it, but I worried what would happen if I made too much and lost Social Security and Medicaid but still didn't have enough to cover my expenses. I have written a book I would like to get published, but face the same fears about it.

How can this be? How is it that we are still living under the antiquated theory that if a person is disabled they can't work, but if they can work they are not disabled? I, and many others like me, could work full-time and have productive fulfilling jobs but would still be unable to meet health care expenses. How am I, society, or the state budget better off if I don't work just to maintain eligibility for help. The Medicaid Buy-In is an obvious and seemingly bipartisan answer to the problem. Disabled people could work, give more to their communities, and help pay for the program that they are currently using for free.

The possibility of a Medicaid buy-in has renewed my hope for the future. I have enrolled to pursue a master's degree in education and hope to have a job with greater professional challenge, and my piece of the American Dream. If it doesn't pass, I may as well quit school and just try to accept the status quo, because I will never be able to be better off. It seems nearly unfathomable that we should have to sit or stand before you asking for the right to work and do as much as we can to make livings for ourselves, but that is what we are asking. So I urge you please vote yes on SB119.

Respectfully submitted,


3-24-09